

THE SURPLUS INCREASING.

MONEY PILING UP IN BANKS.

BUSINESS AT THE EXCHANGE STILL DULL
HOWEVER—FAVORABLE RUMORS FROM
WASHINGTON TURNED INTO DIS-

COURAGING REPORTS POSSIBLE RESULTS.

Sunday—October 22—p. m.

The United States Treasurer received last week from customs \$2,703,155; from internal revenue, \$3,252,012; and from miscellaneous sources, \$486,154; total from all, \$6,441,321, against \$5,712,228 in the previous week.

Although these receipts were considerably larger than for nearly three months, the weekly Treasury statement shows a decrease of \$4,094 in the net cash in vaults and a decrease of \$18,057 in deposits in National banks. The reduction in the net cash balances, according to the statement, was \$4,912,098. In addition to a further large loss in the gold balance, the legal tender balance suffered a decrease of \$2,171,259. In the three weeks of the present month the Treasury has lost over \$15,000 in gold coin.

The principal changes in the vault balances were made up as follows: A loss in the gold balance of \$3,699,388, by a decrease of \$3,919,288 in coin and bullion, less a reduction of \$309,890 in the amount of outstanding certificates; a gain in the silver balance of \$601,626, by an increase of \$364,582 in coin and bullion, and a reduction of \$237,044 in outstanding certificates; and a loss in the legal tender balance of \$2,171,259, by a decrease of \$251,259, and an issue of \$1,929,000 of currency certificates. Treasury notes to the amount only of \$125,000 were issued in payment for silver bullion, but the sum of \$662,621 was reissued, and the volume of these notes in circulation was expanded by \$376,621. Outside about \$2,250,000, held in the Treasury, the entire issue now exceeds for the first time \$150,000,000. The Treasury's liability for the redemption of National bank notes was enlarged by \$123,758, and the deposits of lawful money on that account amount to \$20,942,330. The Treasury's disbursements continue to be made almost entirely in gold coin, but in the last week old legal tender notes were paid out to the amount of \$1,508,633, and new Treasury notes to the amount of \$662,621, were reissued. The stock of gold has fallen to the lowest point since the resumption of specie payments.

Subjoined is Saturday's statement compared with that of October 14:

	OCT. 14.	OCT. 21.	Differences.
Gold coin and bullion less certificates	\$85,100,773	\$81,551,385	-\$3,549,388
U. S. notes less certificates	10,437,571	8,295,512	-\$2,142,559
Notes, bills, &c., and bullion less certificates	3,925,254	3,161,028	-\$744,226
Total	9,074,538	9,675,864	+\$61,326
Cash in Treasury	\$8,111,628	\$10,553,589	\$2,432,961
Deposits in N. Y. C.	13,065,817	12,215,700	-\$850,017
Total balance	\$17,090,000	\$21,772,589	D. C. \$1,682,589
Legal tender received	—	—	—
Net cash bal.	103,030,000	100,000,000	-\$3,030,000
Net cash bal.	103,030,000	100,000,000	-\$3,030,000

BANK CONDITIONS COMPARED.

By the operations of the New-York Sub-Treasury in the week ended Friday night, which included payments of \$10,211 for purchased bonds and deposits of \$369,000 for payment at other points, the associated banks gained \$2,896,639. The weekly bank statement published yesterday showed an average gain in cash of \$11,652,400. The result was not widely different from the known movements of money, although the increase in specie again was somewhat larger than in the week selected. The receipts of currency were very close to expert calculations. The most surprising feature of the statement was the reduction in loans (\$1,578,390), and if it was small it proved either a mistake in the part of the banks to make engagements for fixed periods, or a voluntary liquidation which had not been anticipated. In its details the statement was unusually consistent, and, in view of the large figures, was utterly insignificant. An increase of \$29,200 in deposits carried the aggregate amount above loans by \$2,647,300. The result of all the gains was a gain of \$8,744,724 in the surplus reserve, and the banks' gain in excess of legal requirements of \$40,477,551, against \$32,423 in the corresponding week a year ago, and \$12,291,150 at the same time in the preceding year.

The changes in the corresponding weeks in three preceding years were as follows: In 1890, loans decreased \$7,100, and decreased \$31,100; deposits increased \$7,297,300, and surplus reserve increased \$1,793,375; in 1891—loans increased \$24,100, cash increased \$4,176,759; deposits increased \$6,100,100, and surplus reserve increased \$3,861,450; in 1890—loans decreased \$3,916,500; cash decreased \$963,666; deposits decreased \$4,151,890, and surplus reserve increased \$24,356.

Subjoined is Saturday's statement compared with the corresponding date of 1891 and 1892:

	OCT. 21.	OCT. 22.	OCT. 23.
Loans	\$105,662,400	\$102,354,000	\$101,757,700
Deposits	8,210,130	7,654,300	9,718,000
Legit. orders	1,000,000	1,000,000	1,000,000
Deposits	416,100,600	400,885,100	421,058,000
Circulation	5,670,000	5,611,400	10,000,500

The following shows the relation between the total reserve and the total deposits at the respective dates:

	Specie	Deposits	Reserve
Oct. 21, 1891	\$82,110,100	\$70,649,360	\$9,718,500
Oct. 21, 1892	101,160,150	115,231,573	105,421,723
Oct. 21, 1893	102,354,000	101,757,700	9,718,000
Oct. 22, 1893	102,354,000	101,757,700	9,718,000
Oct. 23, 1893	101,757,700	102,354,000	9,718,000

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